

EXHIBIT

I



10-CV-05713-EXH

Conversation Log

Outgoing Call: (X)	Incoming Call:
Date: 12/31/08	Time: 2:50 p.m.
Subject: Hardship Package	Company: National City Mortgage
Reoccurring:	Dept.: Hardship
Name: Mrs. Thomas	Title: Customer Service Representative
Question: How does a homeowner know you received the hardship package?	
Response: Said it would take 5-7 business days and they would send notification by mail confirming receipt of hardship package for review.	

Conversation Log

Outgoing Call: (X)	Incoming Call:
Date: 1/14/09	Time: 2:45pm
Subject: Explanation of Package Review	Company: PNC/NCM
Reoccurring:	Dept.: Hardship
Name: Mrs. Jordan	Title: Representative
<p>I asked about the process to an application for a hardship package. She replied:</p> <ul style="list-style-type: none"> - 4-8 weeks to review - We do not send a letter to confirm we've received the package. - You must be current for us to consider offering a loan modification. - We will report any late payments to the credit bureaus. - Your package will go to a review department. If accepted, it will be forwarded to a negotiator. <p>If it is not accepted, a letter denying your application will be sent.</p>	

Incident Report

Date: 1/20/2009

Time: Noon

Incident: Mistaken Notice of Default

Company: NCM/PNC

Received mistaken notice of default attached to front door of property meant to be delivered to next-door neighbor. Careless in delivery method. Note at this time – not late on any payments; January payment was made on time.

Conversation Log

Outgoing Call: (X)	Incoming Call:
Date: 1/22/09	Time: mid-afternoon
Subject: Verify if package was received	Company: PNC/NCM
Reoccurring:	Dept.: Hardship/Loss Mitigation
Name: Ms. Barb; Brian	Title: Customer Service Representative
<p>Called 1-800-367-9305, ext. 57051 to verify whether hardship package was received and discussed notice of default papers received mistakenly at 5622 Old Stump Drive. Ms. Barb/Mortgage Services instructed me to throw the default papers away if they're not mine.</p> <p>I was transferred to loss mitigation department – Brian at ext 57153. I explained that we received a letter asking for more items to be sent to National City for consideration of the loan modification/hardship package. He said to disregard the letter. I asked whether I should throw away the default papers mistakenly put on my door. He said no and that Ms. Barb should not have instructed me to throw them away. Suggested that I call every 3 days to check on status of application.</p>	

NOTE: This is when we received false foreclosure papers at residence when we were not late.

Conversation Log	
Outgoing Call: (X)	Incoming Call:
Date: 3/9/09	Time: 6:30 p.m.
Subject: Hardship Package Resubmit	Company: NCM/PNC
Reoccurring:	Dept.: Hardship
Name: Ms. Garrison	Title: Customer Service Representative
Ms. Garrison said to resubmit a new hardship package after the first was declined in January 28, 2009. Must have in by April 26. See NCM letter regarding workout package.	

NOTE: Must be mailed within 72 hrs – by Monday of the following week.

Conversation Log

Outgoing Call:	Incoming Call: 800-523-8654
Date: 3/12/2009	Time: 12:45 p.m.
Subject: New workout pkg. request	Company: National City/PNCM
Reoccurring:	Dept.: Customer Counseling
Name: Mr. Westmeyer	Title: Representative
<p>- Mr. Westmeyer called regarding first mortgage loan no. 0005578221 (residence at 5622 Old Stump Drive). He advised me to resubmit my hardship assistance request, saying I stood to benefit from Obama's Making Home Affordable program.</p>	

Note: Obama's Making Home Affordable program does not apply to high balance loans. Why are they calling offering false information with a program which does not apply to my situation.unconforming or stated income loans. Nonetheless, they still called.

Conversation Log

Outgoing Call:	Incoming Call: (X)
Date: 4/1/09	Time: 3:15pm
Subject: Home Affordability Plan	Company: NCM/PNC
Reoccurring: Yes	Dept.: Hardship
Name: Ms. Corbitt	Title: Representative
<p>Ms. Corbitt called (from 800-523-8654). Said there's a new home affordability plan under the Obama administration and we would like you to resubmit your hardship assistance request. Please resubmit new documents including 4506T, utility bills. Representative said that I will be held responsible for the difference between the amount collected at auction and amount still owed as an outstanding balance.</p>	

Note: Expand upon Home Affordability Plan and outstanding balance. Less documentation.

Conversation Log

Outgoing Call:	Incoming Call: (X)
Date: 4/2/09	Time: Evening
Subject: February and March Payments	Company: NCM/PNC
Reoccurring:	Dept.: Collections
Name: Mrs. Willis	Title: Representative
Mrs. Willis called regarding February and March payments. I responded that we are applying for a hardship package. She said collections shall continue.	

Conversation Log

Outgoing Call: (X)	Incoming Call:
Date: 4/3/09	Time: 11:35 a.m.
Subject: Incident Report	Company: NCM/PNC
Reoccurring:	Dept.: Home Preservation
Name: Deanna Brown	Title: Representative
Called and requested callback. Deanna called at 1:15 p.m. and left message.	

Conversation Log

Outgoing Call: (X)	Incoming Call:
Date: 4/4/09	Time: 5:40pm
Subject: 2nd Hardship Package	Company: NCM/PNC
Reoccurring: Yes	Dept.: Loss Mitigation
Name: Ms. Little	Title: Representative
Inquired whether my hardship package had been received; Ms. Little replied no and advised me to call every two weeks to check status, it takes approximately 6-12 weeks to be reviewed. (Note to self: Call back May 4 th) .	

NOTES:

- 2 weeks call to see if received
 - call back May 4th
 - 6-12 weeks to resolve
 - April 25th, once letter expires, next step is foreclosure
- Spoke to Ms. Little re: new hardship package for 5622 Old Stump Drive. She said it must be submitted by April 25th.

Conversation Log

Outgoing Call: (X)	Incoming Call:
Date: 4/15/09	Time: 6:05 p.m.
Subject: Followup to 2 nd Hardship Package	Company: NCM/PNC
Reoccurring: Yes	Dept.: Hardship
Name: Mrs. Johnson	Title: Representative
I asked whether the package was received; she replied yes. I asked whether the foreclosure will proceed. She replied that it will not as long as package is under review.	

Note: Retracting from previous statements re: foreclosure proceedings advancing even while package is being reviewed.

- ASAP; must be in by April 25th

Foreclosure will not go forward as long as package is in. Waiting for review

Conversation Log

Outgoing Call: (X)	Incoming Call:
Date: 4/17/09	Time: 8:27am
Subject: Foreclosure Process	Company: NCM/PNC
Reoccurring: Yes	Dept.: Loss Mitigation
Name: Ms. Terry, Paula, Mr. Pierce	Title: Variety
<p>Asked Ms. Terry whether receipt of package on their end freezes the foreclosure process. She replied that the process is not frozen until a decision is made on a loan modification request. She said I am scheduled to be transferred to foreclosure dept. on April 25</p> <p>I was then transferred to customer service (Paula) re: escrow account. Paula said I should be working only with customer counseling and didn't understand why I'd been transferred to customer service</p> <p>I was then transferred to loss mitigation (Mr. Pierce) to follow up on hardship request. He requested additional documentation for 2007 tax returns and 2008 income and profit loss statement for the past three months.</p>	

Note: Mr. Pierce's request exemplifies ever continuing requests for additional documentation.

Conversation Log

Outgoing Call:	Incoming Call: (X)
Date: 4/22/09	Time: 3:10 p.m.
Subject: Past Due Payments	Company: NCM/PNC
Reoccurring: Yes	Dept.: Collections
Name: Mrs. Harris	Title: Representative
<p>Per Mrs. Harris regarding past due balance:</p> <ul style="list-style-type: none"> - I was told to be aware that I was in breach of loan and must come current. - All foreclosure actions will continue until a decision is made on the hardship assistance request. - It takes 6-12 weeks to process my application; sale date shall be on hold until decision is made. - Partial payments are allowed; must be set up with a customer counselor. 	

Note: This is the first time that I've been told that partial payments are allowed. I've clearly requested this in the past and was denied.

Conversation Log

Outgoing Call:	Incoming Call: (X)
Date: 4/24/09	Time: 11:37 a.m.
Subject: Collections, Hardship	Company: NCM/PNC
Reoccurring: Yes	Dept.: Collections
Name: Mr. Radford	Title: Representative
<ul style="list-style-type: none"> - Call received regarding missing installment payments. I asked whether they'd received my hardship assistance application. He replied no and asked whether I'd sent it in; I responded yes via certified 1-day mail with signature required. - He said there was a hold on process, hold on foreclosure and the account was to be reviewed for a determination on foreclosure and the case was to be turned over to foreclosure imminently. 	

Notes to Self:

- different workout package/workout package to be received for an arrangement
- package will keep it from being foreclosed upon
- asked if they own the note, no response from them
- wait to hear from them, 7-10 business days in mail to be forwarded to the correct area
- saying it is not in the system; should be in
- 7.625% interest-only equals every 100,000; \$100 off
- Profit loss and tax
- Do not need letter of verification
- Letter of contribution/sign and date; fax to 937-910-4009, ATTN: Loss Mitigation
- Workout package 60-90 days
- Call in by the 1st
- Usually within 1 week will be forwarded in next two weeks

Friday: 800-523-8654

Conversation Log

Outgoing Call: (X)	Incoming Call:
Date: 6/2/2009	Time: 2:15 p.m.
Subject: Residence occupancy	Company: NCM/PNC
Reoccurring: YES	Dept.: Home Preservation
Name: Deanna	Title: Representative
Attempted call to Deanna; left a message. Attempted again on 6/3/09 at 6:05 a.m. and again left message.	

Conversation Log

Outgoing Call: (X)	Incoming Call:
Date: 6/2/09 (B)	Time: 9:20 a.m.
Subject: Responding to letter of May 18	Company: NCM/PNC
Reoccurring: Yes	Dept.: Loss Mitigation
Name: Mr. Bradford	Title: Representative
Home referred to foreclosure on May 27. - He requested the following documents previously submitted : verification of income; pay stubs/2008; profit or loss statement (another delay tactic).	

Notes to Self:

May 27 was referred to foreclosure; call in once a week.

- Requesting verification of income; pay stubs/2008 verification of income; profit or loss statement.
- Foreclose to start process, property preservation phone number: 937-910-4009.
- Write Attention: homeowners assistance and loan number on each page.
- Property verification: preservation/secure it, extension 54953.
- Property preservation says okay.
- Active in foreclosure on May 27 – ext. 54949.

- Transferred to property preservation at 937-910-4009.
- attention homeowners assistance, loan number on each page
- property verification: preservation/secure it, extension 54953
- property preservation says okay
- active in foreclosure on 27th of May – ext. 54949

Conversation Log

Outgoing Call: (X)	Incoming Call:
Date: 6/3/09	Time: 10:30 a.m.
Subject: Incident	Company: NCM/PNC
Reoccurring: Yes	Dept.: Home Preservation
Name: Deanna	Title: Representative
<ul style="list-style-type: none"> - On 6/3/09 spoke with Sue from Safeguard's customer service (800-852-8306, ex. 2158) at 6:46 a.m. She took a statement on break-in and said she'd contact Deanna at NCM/PNC. - Left a message with Deanna of Home Preservation at 6:50 a.m. requesting callback and saying the residence wasn't vacant. - At 10:30 a.m., Deanna said their legal department would be contacting me within 24 hours in response to home break-in; they didn't. - Deanna confirmed a (prior) note in the file putting a hold on further inspections and didn't know why they continued. - On 6/4/09 left message with Deanna to follow up on legal department matter. - On 6/4/09 spoke with Christy at Safeguard, the agent of the lender that broke into the house, who said their claims department was handling the matter and someone would be contacting me; <u>no one called</u>. 	

Note to Self:

- had first talk a month ago, then yesterday, 6/2/09, letters still going out saying the house is vacant
- standard letter sent and I was advised to file claim with Safeguard

Conversation Log

Outgoing Call:	Incoming Call: (X)
Date: 6/19/09	Time: Morning
Subject: Occupied Property	Company: NCM/PNC
Reoccurring: Yes	Dept.: Home Preservation
Name: Deanna	Title: Representative
Deanna said to disregard letter of 6/11/09 stating the home was vacant and that these notices would cease. Also they would contact Safeguard about replacing the front door lock/handle.	

Conversation Log

Outgoing Call: (X)	Incoming Call:
Date: 6/19/09 (B)	Time: Morning
Subject: Hardship assistance follow-up	Company: NCM/PNC
Reoccurring: Yes	Dept.: Customer Service
Name: Roy	Title: Representative
Spoke with Roy in customer service (800-822-5626) to follow up on hardship assistance request. He requested a copy of a letter delaying mortgage payments for 3 months for the 2 nd mortgage to be applied to our overall expenses (another delay tactic).	

Conversation Log	
Outgoing Call: (X)	Incoming Call:
Date: 7/8/09	Time: 7:35 a.m.
Subject: Check on Status	Company: NCM/PNC
Reoccurring: Yes	Dept.: Loss Mitigation
Name: Mr. Downing, Natasha	Title: Representative
<p>Mr. Downing said my case had been sent to foreclosure and transferred me to said department to determine whether sale date has been set.</p> <p>Spoke with Natasha in foreclosures: workout package not yet completed. Transferred back to loss mitigation at 800-367-9305, ext 54949; they informed that they're working on packages submitted April 8 and advised me to call back every couple days.</p>	

Notes:

Pulled up info on computer:

- Transferred to foreclosure department, on hold, transferring.

Foreclosure department - Natasha

- Continued workout package still not completed.
- Transferred to Loss Mitigation at 800-367-9305, ext. 54949.
- To determine whether sales date has been set to foreclosure department.
- Note: Loss Mitigation dept. does workout packages.
- Extension 57153 (???)
- Foreclosure – bring current.
- Fax number 937-910-4009.

Loss Mitigation dept. working on April 8; to be reviewed June 16; call every couple days.

Conversation Log

Outgoing Call: (X)	Incoming Call:
Date: 7/15/09	Time: 11:09pm
Subject: Vacant Property	Company: NCM/PNC
Reoccurring: Yes	Dept.: Insurance Administration
Name: Deanna	Title: Representative
Followed up on vacant home letter (Deanna's direct line -- 937-910-4583). She said she didn't know why I kept receiving the letters, noted the account accordingly and instructed me to call her supervisor, Gail, at 937-910-4563.	

Conversation Log	
Outgoing Call: (X)	Incoming Call:
Date: 7/15/09	Time: 1:17pm
Subject: Workout Package	Company: NCM/PNC
Reoccurring: Yes	Dept.: Mortgage Services
Name: Mr. Kapers	Title: Representative
Followed up on workout package. They requested updated documentation: 2 pay stubs, bank statements, profit-loss statement (further delay tactics).	

Notes:

Requested to be connected to John Spanognias, my assigned file negotiator. Asking for 2 pay stubs, bank statements, profit loss statement, transferred to John S.
 - Referred to document dated July 6, 2009.

Conversation Log

Outgoing Call: (X)	Incoming Call:
Date: 7/29/09	Time: 1:30 p.m.
Subject: Trying to find assigned negotiator	Company: NCM/PNC
Reoccurring: Yes	Dept.: Customer Counseling
Name: Mr. Whip	Title: Representative
<p>Called to talk with John Spanogians, lead negotiator and processor assigned to my case. Mr. Whip stated he can't find Spanogians' extension or the man. He transferred me to supervisor Cindy Patrice to locate Mr. Spanogians; I left her a message at 1:46 p.m. requesting a callback; didn't hear back.</p>	

Conversation Log

Outgoing Call: (X)	Incoming Call:
Date: 8/7/09	Time: 12:55 p.m.
Subject: Followup on hardship asst. package	Company: NCM/PNC
Reoccurring: Yes	Dept.: Customer Counseling
Name: Mrs. Nelson	Title: Representative
<p>She said I was a candidate for loan modification; 5-10 days for decision; advised me to call back.</p> <p>I told her I'd send in the requested 2nd mortgage documents on 8/10/09.</p>	

Conversation Log	
Outgoing Call: (X)	Incoming Call:
Date: 8/18/09	Time: 6:05 a.m.
Subject: Workout Package	Company: NCM/PNC
Reoccurring:	Dept.: Loss Mitigation
Name: Ann	Title: Representative
Workout package was approved 8/14/09. They needed to order a title search; will contact me the following week to review loan modification offer.	

WORKING ON DETAILS

Conversation Log

Outgoing Call:	Incoming Call: (X)
Date: 8/20/09	Time: 1:20 p.m.
Subject: Loss Mitigation Negotiator	Company: NCM/PNC
Reoccurring:	Dept.: Loss Mitigation
Name: John Spanogians	Title: Loss Mitigation Negotiator
Contact info for Mr. Spanogians, loss mitigation negotiator: 800-367-9305, ext 58709.	
Offer from Mr. Spanogians:	
<ul style="list-style-type: none"> - Cap mod past due amount = \$1,064,313.21 - Offered 6.25% 30-year fixed rate - Principle and interest payment of \$6553.16 - Total new payment PITI \$7266.70 = \$289.29 more than current monthly payment. Current first mortgage PITI \$6977.41. 	
Alta policy – do not have full closing costs; this plan would bring everything to a stop (no assistance to help keep property).	

Notes:

Contact information – loss mitigation negotiator – 800-367-9305, ext. 58709 to leave message.

- Cap mod past due amount = \$1,064,313.21.
- Rate offering 6.25% fix.
- Will be principal and interest payment of \$6553.16.
- With tax and ins on top \$7266.70 plus \$812.49 2nd mortgage = \$8079.19 = <289.29>.
- Current payments were \$6977.41 for the 1st, \$812.49 for 2nd, = \$7,789.90.
- Alta policy – do not have full closing costs, bring everything to a stop.

Net: monthly : 6475.00
 : 2500.00
 : 1500.00

Net: 10555.00

Expenses: 1st mortgage

Conversation Log	
Outgoing Call: (X)	Incoming Call:
Date: 8/21/09	Time: 7 a.m.
Subject: Follow-up on Incident Report	Company: Canterwood Security
Reoccurring:	Dept.: Security
Name: Seth	Title: Chief Security Officer
Telephoned 253-851-8592; checked on incident report, followed up with formal request; must fax document request. Asked for Seth. Break-in from bank occurred on 6/2/09. See attached document.	

Conversation Log	
Outgoing Call: (X)	Incoming Call:
Date: 9/14/09	Time: 10:55 a.m.
Subject: Loan Modification Plan	Company: NCM/PNC
Reoccurring:	Dept.: Loss Mitigation
Name: Mrs. Bucio	Title: Representative
<p>Asked to speak to supervisor regarding increased monthly payments under the loan modification program and was directed to Loretta Duncan, Quality Control Supervisor. Left message for callback.</p>	

Notes:

Loretta Duncan/rep is okay for legal department; forward decision on to correct department.

- Already sent letter, told letter payment was more per month, loan mod was set up to default.

9/14/09 sent certified letters to Ruth/attorney at NW Trustee Services (match documents to this).

Conversation Log

Outgoing Call:	Incoming Call: (X)
Date: 9/17/09	Time: 9:14 a.m.
Subject: Loan Modification set to default	Company: NCM/PNC
Reoccurring:	Dept.: Loss Mitigation Department
Name: Loretta	Title: Representative
Received message at 9:14am, left on phone 937-910-4428, Loretta with NCM Loss Mitigation Dept, direct line is 800-367-9305, ext 54428.	
<ul style="list-style-type: none"> - 10:15am calling back, told me she received modification. - Placing me on hold (trying to show me the payments, saying my payment would be \$1000 lower). My response – saying no, it has raised my payment by \$289/mo, how does this work with a payment reduction. - **forensic audit completed, deed of trust not witness, disclosures not provided, cap float down - Forensic audit RESPA violations found / through F, seems to be confirmed on last percentage rate not knowing it was interest-only; mistakes are being made - *says I was correct - She is going back to the negotiators to find out what else they can do, we will reconvene the conversation tomorrow - She also said they did not increase the loan amount – stays the same - I told her because my income was reduced this is why we are having this problem - Income reduction asked me is your income different from what you had - I said yes, I went from \$20,000/mo down - She did not realize I had a significant impact in income; that's when she said let me to speak to a negotiator and I'll have more for you when we speak tomorrow. - Then I asked her "Who owns the note?" - She stopped, paused, put me on hold, came back and said "We do." 	
9.18.09	
<ul style="list-style-type: none"> - Lorretta 11:55am called and left message, told her I would be unavailable for remaining of day, would like to call her back Tuesday 9/29, said to call me back if there's a specific time I should call, gave her my phone number 253-549-8300 - Left her my number and loan number twice. 	

9.22.09

- Called Loretta at 7:25am, no answer, left message to call back 253-549-8300, returning call as promised on 9.18.09

9.23.09

- called Loretta at 2:35pm, no answer, left message, asked her to call back.
 - ? 1pm EST
 - Loretta called at 3:30pm, set appt for Friday 9/25/09 10am (my time)

Reaffirming appointment with Loretta on the 25th at 10am my time

9/25/09

Scheduled meeting with Loretta at 10am

- Loretta wanted to reschedule, she is waiting for additional info to arrive and would like to confirm it before we started our conversation
- She wanted to meet later on in the day
- I said I could not; suggested Monday
- She said she would not be in
- We settled for Tuesday the 29th of September at 8:30am PST

9/29/09

- Loretta called at 8am, we were scheduled at 8:30am; told her I could not speak with her because I had advisors sitting in on conversation
- She could not meet at 8:30am today, she had a meeting
- She did not know others would be on line
- Rescheduled for 9/30/09 at 8:30am

9/30/09

- 5:10am PST I called Loretta and left message to have her call 1-866 number at 8:30am PST for meeting (conversation was recorded – write out this conversation) To be completed

Conversation Log

Outgoing Call:	Incoming Call: 513-455-2800
Date: 1/5/2010	Time: 9:50 a.m.
Subject: Short Sale	Company: PNC Mortgage
Reoccurring:	Dept.: Mortgage
Name: Crystal Maness	Title: PNC Mortgage Asset Mgr.
<ul style="list-style-type: none"> - PNC wanted to know whether they could short sell 5622 Old Stump Drive residence or whether it was currently for sale. - I replied no, we will prepare to stop the process in federal court if needed to be fairly heard. - PNC asked whether the property is occupied; I responded yes – I stay there. - I told her not to send any agents to the property without properly announcing themselves at the front security gate and requesting my permission to come in, and that short sale is non-negotiable. 	

Incident Report

Date: 2/10/10	Agent: Ott Appraisal
Time: 12:15 p.m.	Agent for: PNC Mortgage
Action: Photograph property	Name/Title: Appraiser
Other: Canterwood Security	Other: Officer
<ul style="list-style-type: none"> - Appraiser attempted to enter gated property via main gate to photograph home and was stopped by security. - Security called and informed me of the appraiser's request to enter. I authorized security to give the appraiser my phone number to contact me. - I did not hear from the appraiser, I contacted him the same day and explained the situation. I told him that PNC Mortgage could contact me to make arrangements. I never heard back. 	

Conversation Log

Outgoing Call:	Incoming Call: 513-639-4310
Date: 3/12/2010	Time: mid-afternoon
Subject: Vacant Home	Company: PNC Mortgage
Reoccurring: Yes	Dept.: Mortgage
Name: Crystal Maness	Title: PNC Mortgage Asset Mgr.
<ul style="list-style-type: none"> - I received a phone message from Ms. Maness saying that Safeguard reported the house was vacant. - I returned her call at 6:55 p.m. and left a request for a callback. - The next day (3/13) at 7:15 a.m. I held a teleconference call with Ms. Maness and Regis, my counsel, to discuss modifying the loan, vacancy and whether the loan was owned and serviced by PNC Mortgage. - Ms. Maness replied that PNC was the servicer and lender. - I said "Your agents confuse the house with another house next to us that is going through foreclosure." 	

Note: follow up

Incident Report

Date: 5/26/10	Agent: Safeguard Services
Time: 5:45 p.m.	Agent for: PNC Mortgage
Action: Verifying occupancy	Name/Title: agent
Other:	Other:
<ul style="list-style-type: none"> - Received call from Canterwood security reporting that a Safeguard Services agent was asking to visit the house. I replied that the agent could call me. - At 5:55 p.m. I called Crystal Maness of PNC Mortgage to reconfirm that the house was occupied and to request that inspections cease. 	

Conversation Log

Outgoing Call:	Incoming Call: 513-639-4310
Date: 5/27/10	Time: 10 a.m.
Subject: Vacancy verification	Company: PNC Mortgage
Reoccurring: Yes	Dept.: Assets
Name: Crystal Maness	Title: Asset Mgr.
<p>Ms. Maness stated that PNCM is trying to work with me. She asked whether I plan on keeping the house, I replied yes. She said we need to verify whether the house is vacant and that's why they continue to dispatch Safeguard. I asked her if I had abandoned the house, I replied "Would I still be paying the second mortgage held with PNC Bank?" She was unaware that I held a second mortgage with the bank and that I was current. (Another attempt to frustrate the homeowner by requesting all new documents for another consideration for loan modification that is set up to default).</p>	

Incident Report

Date: 6/9/10	Agent: Windermere
Time: 10 a.m.	Agent for: PNC Mortgage
Action: photographing residence	Name/Title: realtor employee
Other: Canterwood Security	Other: Officer
<ul style="list-style-type: none"> - Canterwood security informed me that an agent employed by Ryan Meacham of Windermere was requesting entry to photograph the house exterior as part of a BPO. I responded that she or her employer could call to request an appointment. - Security informed me that the employee was granted access to the gated community strictly to do a drive-by of another residence. 	

Incident Report

Date: 6/9/10	Agent: John L. Scott Realty
Time: 12:05 p.m.	Agent for: PNC Mortgage
Action: Photographing home exterior	Name/Title: realtor
Other: Canterwood Security	Other: Officer
<ul style="list-style-type: none">- Canterwood security informed me that an agent employed by John L. Scott Realty was requesting entry to photograph the exterior of the house. I told security that they could call me to schedule an appointment.	